



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** DIME COMMUNITY BANCSHARES, INC.

**City/State** HAUPPAUGE, NY

## Bank Holding Company Information

Federal Reserve District: 2  
 Consolidated Assets (\$000): 13,018,628  
 Peer Group Number: 1 Number in Peer Group: 133  
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**DIME COMMUNITY BANCSHARES, INC.**  
**898 VETERAN'S MEMORIAL HIGHWAY**  
  
**HAUPPAUGE, NY 11788**

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BHC Name

City/State

## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	10,650,561	4,978,376	5,867,322	4,724,615	4,498,290
Net income (\$000)	-21,034	9,348	42,042	51,691	39,227
Number of BHCs in peer group	133	146	147	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
<b>Earnings and Profitability:</b>																
<b>Percent of Average Assets</b>																
Net interest income (tax equivalent)		2.67			3.13			2.96			3.21			3.05	3.33	27
+ Non-interest income	-0.32	1.13	0	0.42	0.89	19	0.27	0.98	11	0.53	0.90	27	0.43	0.90	18	
- Overhead expense	3.11	2.28	88	1.99	2.60	21	1.93	2.48	22	2.03	2.59	21	2.18	2.58	29	
- Provision for credit losses	0.59	-0.12	97	0.40	0.58	44	0.20	0.38	19	0.12	0.12	57	0.04	0.12	23	
+ Securities gains (losses)	0.04	0.01	88	0	0.02	6	0.06	0.02	84	0	0.01	62	-0.18	0	1	
+ Other tax equivalent adjustments		0			0			0			0		0.01	0	92	
= Pretax net operating income (tax equivalent)		1.78			0.88			1.22			1.53			1.10	1.55	15
Net operating income	-0.79	1.36	0	0.75	0.71	51	0.72	0.97	25	1.09	1.19	38	0.87	1.22	18	
Net income	-0.79	1.35	0	0.75	0.71	51	0.72	0.97	25	1.09	1.19	37	0.87	1.22	18	
Net income (Subchapter S adjusted)		1.78			1.10			1.27			1.41			1.41		
<b>Percent of Average Earning Assets</b>																
Interest income (tax equivalent)		3.18			4.29			3.78			4.49			4.07	4.38	28
Interest expense	0.35	0.29	67	0.70	0.87	32	0.43	0.57	33	0.91	1.02	40	0.77	0.81	48	
Net interest income (tax equivalent)		2.88			3.36			3.17			3.45			3.29	3.58	30
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																
Net loan and lease losses / Average loans and leases	0.19	0.16	64	0.02	0.11	31	0.04	0.11	30	0.13	0.11	62	0.07	0.09	54	
Earnings coverage of net loan and lease losses (X)	-2.89	25.70	12	86.86	18.72	86	39.29	33.55	70	16.49	22.46	50	24.02	29.27	55	
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.93	1.49	17	1.04	1.17	39	0.96	1.35	10	0.89	0.94	46	0.96	0.94	57	
Allowance for loan and lease losses / Total loans and leases	0.93	1.47	17	1.04	1.15	40	0.95	1.33	12	0.89	0.93	46	0.96	0.93	58	
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.43	0.70	33	0.46	0.60	39	0.48	0.67	39	0.46	0.56	46	0.09	0.57	7	
30-89 days past due loans and leases / Total loans and leases	0.40	0.33	71	0.34	0.45	42	0.25	0.26	57	0.17	0.31	33	0.13	0.32	23	
<b>Liquidity and Funding</b>																
Net noncore funding dependence	6.89	-0.51	76	6.36	10.43	34	-8.72	0.77	23	13.02	10.70	57	8.38	13.54	29	
Net short-term noncore funding dependence	5.98	-6.88	87	4.43	5.47	43	-9.23	-3.25	30	10.16	5.88	67	7.11	8.57	41	
Net loans and leases / Total assets	80.13	60.99	93	73.81	71.80	54	71.59	69.27	53	74.37	72.36	56	69.04	73.30	28	
<b>Capitalization</b>																
Tier 1 leverage ratio	9.62	9.15	67	8.19	10.30	9	6.81	9.65	2	8.49	10.39	10	8.12	10.37	6	
Holding company equity capital / Total assets	9.01	10.72	24	9.75	11.10	26	8.05	10.51	12	10.10	11.37	30	9.66	11.21	27	
Total equity capital (including minority interest) / Total assets	9.01	10.85	23	9.75	11.16	25	8.05	10.57	11	10.10	11.43	28	9.66	11.30	26	
Common equity tier 1 capital / Total risk-weighted assets	9.65	12.57	3	9.98	12.03	14	10.30	12.44	15	10.16	12.50	13	10.42	12.37	21	
Net loans and leases / Equity capital (X)	8.89	5.73	94	7.57	6.66	72	8.89	6.79	87	7.36	6.55	71	7.15	6.70	63	
Cash dividends / Net income		23.13		51.48	53.69	65	45.66	29.42	72	35.63	25.65	63	46.76	24.05	85	
Cash dividends / Net income (Subchapter S adjusted)		14.81			34.75			39.66			93.20			35.12		
<b>Growth Rates</b>																
Assets	157.25	16.49	99	8.26	9.46	50	30.74	16.11	89	4.72	8.66	33	6.10	9.35	46	
Equity capital	137.77	9.13	99	6.08	8.86	36	4.16	8.42	24	9.55	12.19	40	5.74	12.50	26	
Net loans and leases	179.25	7.22	99	11.20	8.61	70	25.84	9.99	91	12.81	8.63	74	5.64	10.51	33	
Noncore funding	154.58	-25.09	99	-4.01	12.16	31	-44.07	-12.78	11	28.99	4.16	83	-29.59	6.76	11	
<b>Parent Company Ratios</b>																
Short-term debt / Equity capital	0	0.52	41	0	0.09	43	0	0.01	46	0	0.01	46	0	0.03	45	
Long-term debt / Equity capital	16.82	11.33	76	16.01	4.01	90	15.27	5.67	79	15.87	3.86	89	17.36	3.76	91	
Equity investment in subsidiaries / Equity capital	107.31	102.85	73	114.67	104.84	85	115.23	104.49	87	115.34	104.21	87	117.25	104.10	90	
Cash from ops + noncash items + op expense / Op expense + dividends	4.81	98.58	16	235.50	160.07	79	113.27	138.81	39	111	152.31	36	70.66	123.74	22	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	81,382	39,763	169,410	158,228	144,380	104.67	191.18
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	81,247	39,585	168,665	157,248	143,689	105.25	192.56
Tax-exempt income on loans and leases.....	135	178	745	980	691	-24.16	-24.16
Estimated tax benefit on income on loans and leases.....					186		
Income on loans and leases (tax equivalent).....					144,566		
Investment interest income (tax equivalent).....					22,072		
Interest on balances due from depository institutions.....	74	267	673	1,697	1,075	-72.28	100.00
Interest income on other earning assets.....	919	382	1,541	1,535	1,867	140.58	275.10
Total interest income (tax equivalent).....					169,580		
Interest on time deposits of \$250K or more.....	1,083	625	2,163	2,269	1,904	73.28	
Interest on time deposits < \$250K.....	1,670	826	2,381	3,503	2,904	102.18	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	2,545	4,255	10,435	23,687	15,928	-40.19	99.14
Interest on other borrowings and trading liabilities.....	3,616	2,246	8,472	9,879	6,929	61.00	167.26
Interest on subordinated debt and mandatory convertible securities.....					4,539		
Total interest expense.....	8,914	7,952	23,451	39,338	32,204	12.10	113.51
Net interest income (tax equivalent).....					137,376		
Non-interest income.....	-8,636	5,194	16,036	25,039	19,382		
Adjusted operating income (tax equivalent).....					156,758		
Overhead expense.....	82,739	24,805	113,115	95,992	98,073	233.56	338.24
Provision for credit losses.....	15,779	5,000	11,500	5,700	1,800		1162.32
Securities gains (losses).....	1,187	-15	3,525	201	-7,921		1698.48
Other tax equivalent adjustments.....					596		
Pretax net operating income (tax equivalent).....					49,560		
Applicable income taxes.....	-7,092	2,676	13,685	14,060	9,141		
Tax equivalent adjustments.....					1,192		
Applicable income taxes (tax equivalent).....					10,333		
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	-21,034	9,348	42,042	51,691	39,227		
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	-21,034	9,348	42,042	51,691	39,227		
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	-21,034	9,348	42,042	51,691	39,227		
Investment securities income (tax equivalent).....					22,072		
US Treasury and agency securities (excluding mortgage-backed securities).....	222	337	365	465	837	-34.12	-37.64
Mortgage-backed securities.....	3,080	2,864	8,955	15,366	15,842	7.54	-17.65
All other securities.....					5,393		
Cash dividends declared.....	6,996	4,812	19,197	18,420	18,342	45.39	74.16
Common.....	5,175	4,812	19,197	18,420	18,342	7.54	28.83
Preferred.....	1,821	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
<b>Percent of Average Assets</b>																
Interest income (tax equivalent) .....		2.96			3.99			3.53			4.19			3.77	4.08	25
Less: Interest expense .....	0.33	0.27	70	0.64	0.81	30	0.40	0.54	33	0.83	0.95	38	0.72	0.75	48	48
Equals: Net interest income (tax equivalent) .....		2.67			3.13			2.96			3.21			3.05	3.33	27
Plus: Non-interest income .....	-0.32	1.13	0	0.42	0.89	19	0.27	0.98	11	0.53	0.90	27	0.43	0.90	18	18
Equals: adjusted operating income (tax equivalent) .....		3.87			4			3.96			4.16			3.48	4.27	18
Less: Overhead expense .....	3.11	2.28	88	1.99	2.60	21	1.93	2.48	22	2.03	2.59	21	2.18	2.58	29	29
Less: Provision for credit losses .....	0.59	-0.12	97	0.40	0.58	44	0.20	0.38	19	0.12	0.12	57	0.04	0.12	23	23
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49	49
Plus: Realized gains (losses) on available-for-sale securities .....	0.04	0.01	88	0	0.02	6	0.06	0.02	84	0	0.01	62	-0.18	0	1	1
Plus: other tax equivalent adjustments .....		0			0			0			0		0.01	0	92	92
Equals: Pretax net operating income (tax equivalent) .....		1.78			0.88			1.22			1.53			1.10	1.55	15
Less: Applicable income taxes (tax equivalent) .....		0.40			0.19			0.27			0.35			0.23	0.32	20
Less: Minority interest .....	0	0	42	0	0	47	0	0	45	0	0	45	0	0	46	46
Equals: Net operating income .....	-0.79	1.36	0	0.75	0.71	51	0.72	0.97	25	1.09	1.19	38	0.87	1.22	18	18
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49	49
Equals: Net income .....	-0.79	1.35	0	0.75	0.71	51	0.72	0.97	25	1.09	1.19	37	0.87	1.22	18	18
Memo: Net income (last four quarters) .....	0.16	1.07	3	1	1.06	43	0.72	0.97	25	1.09	1.19	36	0.87	1.22	17	17
Net income—BHC and noncontrolling (minority) interest .....	-0.79	1.37	0	0.75	0.71	51	0.72	0.97	25	1.09	1.19	37	0.87	1.22	17	17
<b>Margin Analysis</b>																
Average earning assets / Average assets .....	94.35	93.08	65	91.73	93.22	31	92.48	93.47	35	91.89	93.22	34	92.70	93.23	40	40
Average interest-bearing funds / Average assets .....	53.71	62.97	12	58.26	71	10	54.09	68.25	9	59.52	70.66	13	59.80	70.70	11	11
Interest income (tax equivalent) / Average earning assets .....		3.18			4.29			3.78			4.49			4.07	4.38	28
Interest expense / Average earning assets .....	0.35	0.29	67	0.70	0.87	32	0.43	0.57	33	0.91	1.02	40	0.77	0.81	48	48
Net interest income (tax equivalent) / Average earning assets .....		2.88			3.36			3.17			3.45			3.29	3.58	30
<b>Yield or Cost</b>																
Total loans and leases (tax equivalent) .....		4.05			4.75			4.28			4.98			4.52	4.85	27
Interest-bearing bank balances .....	0.04	0.10	8	1.01	1.24	31	0.17	0.32	12	2.38	2.26	65	1.72	1.88	40	40
Federal funds sold and reverse repos .....		0.26			0.85			0.43			2.02			1.50		
Trading assets .....		0.39			0.48			0.80			0.49			0.70		
Total earning assets .....	3.45	3.15	68	3.91	4.23	23	3.40	3.80	17	4.18	4.47	29	4.05	4.33	32	32
Investment securities (tax equivalent) .....		1.84			2.64			2.32			2.74			2.50	2.69	35
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.54	1.30	13	2.25	2.63	43	1.33	1.87	26	1.61	2.54	12	2.26	2.20	66	66
Mortgage-backed securities .....	1.46	1.60	41	2.45	2.42	50	2.06	2.05	54	2.48	2.54	44	2.41	2.44	49	49
All other securities .....		2.93			3.38			3.24			3.80			3.05	3.74	25
Interest-bearing deposits .....	0.28	0.26	64	0.65	0.98	14	0.36	0.62	15	0.89	1.13	27	0.67	0.85	33	33
Time deposits of \$250K or more .....	1.64	0.82	96	1.92	2.02	40	1.72	1.60	60	1.81	2.13	20	1.71	1.57	62	62
Time deposits < \$250K .....	1.03	0.78	76	1.85	1.79	50	1.37	1.49	34	2.09	1.91	63	1.56	1.42	58	58
Other domestic deposits .....	0.24	0.17	75	0.80	0.69	65	0.42	0.36	66	1.13	0.86	73	0.82	0.64	67	67
Foreign deposits .....		0.13			1.79			1.24			2.53			1.85		
Federal funds purchased and repos .....	0.05	0.18	22	1.05	0.72	73	0.92	0.37	86	1.88	1.23	75	1.71	1.03	75	75
Other borrowed funds and trading liabilities .....	0	1.38	4	0	0.78	25	0	0.55	27	0	1.03	24	1.76	2.10	18	18
All interest-bearing funds .....	0.62	0.42	80	1.10	1.14	45	0.74	0.79	46	1.40	1.34	55	1.20	1.06	61	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	-8,636	5,194	16,036	25,039	19,382
Fiduciary activities income	0	0	1	2	2
Service charges on deposit accounts - domestic	875	1,269	3,462	5,197	5,347
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	71
Insurance activities revenue	0	0	0	0	0
Venture capital revenue					0
Net servicing fees	307	96	499	432	303
Net securitization income					0
Net gains (losses) on sales of loans, OREO, other assets		358	3,884	1,931	2,461
Other non-interest income	-10,399	3,449	8,115	17,385	11,198
Total overhead expenses	82,739	24,805	113,115	95,992	98,073
Personnel expense	36,916	15,549	67,159	56,244	50,458
Net occupancy expense	6,909	3,797	15,698	15,395	14,230
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	357	181	656	787	917
Other operating expenses	38,557	5,278	29,602	23,566	32,468
Fee income on mutual funds and annuities	0	0	0	0	45
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	857	489	502	496	473
Average personnel expense per employee	43.08	31.80	133.78	113.40	106.68
Average assets per employee	12,427.73	10,180.73	11,687.89	9,525.43	9,510.13

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
<b>Analysis Ratios</b>																
Mutual fund fee income / Non-interest income		2.10		0	0.72	34	0	0.51	36	0	0.66	35	0.23	1.69	42	
Overhead expenses / Net Interest Income + non-interest income	119.56	59.31	99	59.28	63.41	37	63.97	61.22	64	57.40	61.79	31	62.80	61.22	58	
<b>Percent of Average Assets</b>																
Total overhead expense	3.11	2.28	88	1.99	2.60	21	1.93	2.48	22	2.03	2.59	21	2.18	2.58	29	
Personnel expense	1.39	1.28	61	1.25	1.50	26	1.14	1.42	26	1.19	1.50	23	1.12	1.46	21	
Net occupancy expense	0.26	0.24	59	0.31	0.32	43	0.27	0.30	39	0.33	0.32	57	0.32	0.31	52	
Other operating expenses	1.46	0.73	91	0.44	0.76	13	0.52	0.73	18	0.52	0.76	18	0.74	0.79	47	
Overhead less non-interest income	3.43	1.10	98	1.58	1.67	44	1.65	1.44	67	1.50	1.65	34	1.75	1.65	59	
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>																
Total overhead expense		58.69			61.62			58.93			59.91			62.56	60.51	62
Personnel expense		33.28			35.22			33.88			34.17			32.19	34.42	36
Net occupancy expense		6.42			7.45			7.04			7.50			9.08	7.33	79
Other operating expenses		18.45			18.43			17.57			17.93			21.30	18.28	78
Total non-interest income		28.42			20.39			23.45			19.83			12.36	20.30	23
Fiduciary activities income		2.15			1.69			1.45			1.61			0	1.95	41
Service charges on domestic deposit accounts		3.21			3.19			2.67			3.21			3.41	3.58	49
Trading revenue		0.97			0.16			0.10			0.07			0	0.03	46
Investment banking fees and commissions		2.51			1.14			1.03			0.91			0.05	0.85	30
Insurance activities revenue		0.38			0.52			0.41			0.37			0	0.46	19
Venture capital revenue		0.02			0			0			0			0	0	49
Net servicing fees		0.99			-0.34			0			0.22			0.19	0.52	47
Net securitization income		0.01			0			0			0			0	0	49
Net gain (loss) - sales of loans, OREO, and other assets		3.74			3.28			5.55			2.27			1.57	1.98	56
Other non-interest income		8.65			7.77			7.76			7.41			7.14	7.05	55
Overhead less non-interest income		29.66			41.03			34.63			39.47			50.20	39.75	80
Applicable income taxes / Pretax net operating income (tax equivalent)		21.04			17.29			20.30			21.51			18.44	18.37	41
Applicable income tax + TE / Pretax net operating income + TE		22.74			21.44			22.51			23.31			20.85	21.35	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	8,171,902	3,053,967	3,143,937	3,049,485	2,662,549	167.58	304.14
Commercial and industrial loans	2,329,932	691,865	1,479,355	617,297	591,332	236.76	427.56
Loans to individuals	23,426	24,267	22,534	24,370	19,110	-3.47	48.52
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	0	0	0	0	2,820		-100.00
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,529,802	3,774,773	4,650,188	3,692,928	3,275,811	178.95	324.38
Less: Allowance for loan and lease losses	98,200	39,215	44,200	32,786	31,418	150.41	350.48
Net loans and leases	10,431,602	3,735,558	4,605,988	3,660,142	3,244,393	179.25	324.14
Debt securities that reprice or mature in over 1 year	1,094,474	545,848	454,660	639,469	762,994	100.51	0.74
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	11,526,076	4,281,406	5,060,648	4,299,611	4,007,387	169.21	225.05
Interest-bearing bank balances	616,108	172,830	769,099	39,501	153,223	256.48	2649.13
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	58,019	131,661	81,400	132,460	78,055	-55.93	275.99
Trading assets	0	0	0	0	0		
Total earning assets	12,200,203	4,585,897	5,911,147	4,471,572	4,238,665	166.04	240.43
Non-interest-bearing cash and due from depository institutions	60,615	61,352	107,729	77,693	142,145	-1.20	35.31
Premises, fixed assets, and leases	122,923	76,460	78,879	77,512	35,008	60.77	252.94
Other real estate owned	0	0	0	0	175		
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00
Intangible and other assets	634,887	337,074	336,460	294,694	283,541	88.35	154.49
Total assets	13,018,628	5,060,783	6,434,215	4,921,471	4,699,534	157.25	232.71
Quarterly average assets	10,650,561	4,978,376	6,336,146	4,785,573	4,546,442	113.94	180.71
Average loans and leases (YTD)	8,809,150	3,711,111	4,380,231	3,442,077	3,200,178	137.37	260.36
<b>Memoranda</b>							
Loans held-for-sale	23,704	12,643	52,785	12,643	0	87.49	
Loans not held-for-sale	10,506,098	3,762,130	4,597,403	3,680,285	3,275,811	179.26	323.42
Real estate loans secured by 1-4 family	697,578	567,017	516,713	577,319	609,417	23.03	51.53
Commercial real estate loans	7,473,894	2,486,510	2,626,792	2,471,722	2,052,652	200.58	379.66
Construction and land development	254,171	102,437	85,401	98,923	124,748	148.12	120.62
Multifamily	3,577,459	800,955	900,130	812,670	586,198	346.65	840.53
Nonfarm nonresidential	3,642,264	1,583,118	1,641,261	1,560,129	1,341,706	130.07	242.78
Real estate loans secured by farmland	430	440	432	444	480	-2.27	-87.82
Total investment securities	1,152,493	677,509	536,060	771,929	841,049	70.11	4.59
U.S. Treasury securities	92,272	59,999	0	50,822	0	53.79	
US agency securities (excluding mortgage-backed securities)	69,570	0	0	4,995	29,050		-3.12
Municipal securities	45,389	71,992	65,803	75,972	94,271	-36.95	-72.82
Mortgage-backed securities	846,529	477,760	391,167	572,937	652,084	77.19	6.01
Asset-backed securities	0	22,552	23,950	23,401	23,219	-100.00	-100.00
Other debt securities	98,733	45,206	55,140	43,802	42,425	118.41	133.81
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	1,152,493	553,278	450,360	638,291	680,886	108.30	30.43
U.S. Treasury securities	92,272	59,999	0	50,822	0	53.79	
US agency securities (excluding mortgage-backed securities)	69,570	0	0	4,995	29,050		-3.12
Municipal securities	45,389	37,946	42,088	34,964	40,731	19.61	-56.22
Mortgage-backed securities	846,529	387,575	329,182	480,307	545,461	118.42	29.32
Asset-backed securities	0	22,552	23,950	23,401	23,219	-100.00	-100.00
Other debt securities	98,733	45,206	55,140	43,802	42,425	118.41	216.18
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)		3,422	3,625	1,389	-3,371		
Available-for-sale securities appreciation (depreciation)	1,879	4,657	4,373	-1,172	-16,495	-59.65	9.95
Structured notes, fair value	0	0	0	0	0		
Pledged securities	637,146	402,402	402,000	403,491	358,747	58.34	-24.56

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**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	1,845,814	552,064	987,588	645,002	589,027	234.35	393.40
NOW, ATS and transaction accounts	535,212	77,191	129,017	54,961	91,444	593.36	1503.68
Time deposits less brokered deposits < \$250K	732,642	24,513	95,427	58,228	3,174	2888.79	
MMDA and other savings accounts	6,889,470	3,116,403	4,084,203	2,806,707	2,876,431	121.07	204.12
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	10,003,138	3,770,171	5,296,235	3,564,898	3,560,076	165.32	264.61
Time deposits of \$250K or more	406,045	130,252	121,785	129,648	128,509	211.74	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	126,763	1,195	1,223	999	539	10507.78	-31.84
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	483,865	290,000	215,000	440,626	240,433	66.85	89.92
Other borrowings w/remaining maturity over 1 year	50,000	0	0	40,351	0		12.62
Brokered deposits < \$250K	401,629	155,312	71,233	120,101	197,808	158.59	
Noncore funding	1,468,302	576,759	409,241	731,725	567,289	154.58	115.28
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	197,234	78,955	79,059	78,920	78,781	149.81	109.21
Other liabilities	177,130	141,526	131,730	48,655	39,439	25.16	321.95
Total liabilities	11,845,804	4,567,411	5,916,265	4,424,198	4,245,585	159.35	232.58
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	116,690	0	0	0	0		
Common stock	416	199	199	199	198	109.05	137.71
Common surplus	492,310	355,014	360,741	356,436	352,093	38.67	76.39
Retained earnings	574,297	153,766	172,075	150,703	117,432	273.49	647.28
Accumulated other comprehensive income	531	-10,926	-10,128	-8,341	-15,112		
Other equity capital components	-11,420	-4,800	-5,056	-1,843	-781		
Total holding company equity capital	1,172,824	493,253	517,831	497,154	453,830	137.77	234.20
Noncontrolling (minority) interest in subsidiaries	0	119	119	119	119	-100.00	-100.00
Total equity capital, including minority interest	1,172,824	493,372	517,950	497,273	453,949	137.72	234.08
Total liabilities and capital	13,018,628	5,060,783	6,434,215	4,921,471	4,699,534	157.25	232.71
<b>Memoranda</b>							
Non-interest-bearing deposits	3,538,936	1,481,552	2,472,727	1,518,958	1,448,605	138.87	236.12
Interest-bearing deposits	7,271,876	2,574,183	3,016,526	2,295,689	2,437,788	182.49	285.26
Total deposits	10,810,812	4,055,735	5,489,253	3,814,647	3,886,393	166.56	267.66
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	701,096	497,154	497,154	453,830	429,200		
Accounting restatements	1,686	-1,473	-1,473	0	0		
Net income	-21,034	9,348	42,042	51,691	39,227		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,400	1,262	8,906	4,794	4,504		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	993	5,641	7,814	1,512	586		
Changes incident to business combinations	491,210	0	0	0	0		
Less: Dividends declared	6,996	4,812	19,197	18,420	18,342		
Change in other comprehensive income	6,455	-2,585	-1,787	6,771	-173		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,172,824	493,253	517,831	497,154	453,830		

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### Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans	62.77	36.10	91	60.35	52.54	70	48.86	48.33	54	61.96	52.67	72	56.66	53.63	56
Commercial and industrial loans	17.90	13.88	68	13.67	11.25	65	22.99	13.47	87	12.54	11.45	61	12.58	11.42	61
Loans to individuals	0.18	3.42	14	0.48	2.65	34	0.35	2.29	31	0.50	2.71	34	0.41	2.65	29
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0	43	0	0	45	0	0	44	0	0	44
Agricultural loans	0	0.19	10	0	0.50	16	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases	0	4.29	0	0	1.37	21	0	1.39	21	0	1.08	22	0.06	2.64	10
Net loans and leases	80.13	60.99	93	73.81	71.80	54	71.59	69.27	53	74.37	72.36	56	69.04	73.30	28
Debt securities over 1 year	8.41	16.70	15	10.79	13.39	39	7.07	13.53	19	12.99	13.66	48	16.24	13.20	67
Mutual funds and equity securities	0	0.06	14	0	0.05	19	0	0.05	22	0	0.06	18	0	0.05	19
Subtotal	88.54	78.43	92	84.60	85.81	34	78.65	83.47	22	87.36	86.76	46	85.27	87.24	30
Interest-bearing bank balances	4.73	9.08	26	3.42	3.70	53	11.95	6.78	79	0.80	2.97	24	3.26	2.30	74
Federal funds sold and reverse repos	0	0.50	27	0	0.04	36	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	0.45	1.59	23	2.60	2.03	66	1.27	2.03	47	2.69	2.10	70	1.66	2.14	60
Trading assets	0	0.56	19	0	0.05	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets	93.71	91.48	74	90.62	92.21	26	91.87	92.98	35	90.86	92.39	30	90.19	92.24	21
Non-interest cash and due from depository institutions	0.47	1	11	1.21	1.13	57	1.67	1.07	81	1.58	1.14	78	3.02	1.25	97
Other real estate owned	0	0.02	5	0	0.04	10	0	0.03	13	0	0.04	10	0	0.04	23
All other assets	5.82	7.44	29	8.17	6.58	72	6.46	5.87	62	7.56	6.41	65	6.78	6.39	57
<b>Memoranda</b>															
Short-term investments	5.18	11.92	17	6.02	6.17	53	13.22	9.38	74	3.49	5.36	40	4.92	4.70	61
U.S. Treasury securities	0.71	0.98	69	1.19	0.24	89	0	0.19	31	1.03	0.29	85	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0.53	0.73	60	0	1.01	8	0	1.28	5	0.10	1.25	25	0.62	1.67	47
Municipal securities	0.35	1.77	31	1.42	2.69	42	1.02	2.96	38	1.54	2.58	45	2.01	2.66	52
Mortgage-backed securities	6.50	12.38	21	9.44	9.31	55	6.08	8.52	37	11.64	9.38	65	13.88	8.73	78
Asset-backed securities	0	0.35	25	0.45	0.28	81	0.37	0.35	79	0.48	0.30	82	0.49	0.26	84
Other debt securities	0.76	0.46	74	0.89	0.53	74	0.86	0.60	70	0.89	0.53	74	0.90	0.52	76
Loans held-for-sale	0.18	0.46	41	0.25	0.45	53	0.82	0.58	74	0.26	0.39	62	0	0.29	9
Loans held for investment	80.70	61.15	93	74.34	71.37	57	71.45	69.07	54	74.78	72.01	59	69.71	73.24	31
Real estate loans secured by 1-4 family	5.36	11.69	23	11.20	16.12	36	8.03	14.47	28	11.73	16.02	38	12.97	16.83	41
Revolving	0.52	1.51	27	1.38	2.22	42	1.04	1.79	39	1.46	2.24	44	1.60	2.43	44
Closed-end, secured by first liens	4.65	9.76	26	9.53	13.19	39	6.65	12.11	27	9.95	13.07	40	11.09	13.60	47
Closed-end, secured by junior liens	0.19	0.21	61	0.29	0.37	45	0.34	0.27	69	0.32	0.37	50	0.27	0.41	43
Commercial real estate loans	57.41	22.27	98	49.13	32.97	90	40.83	30.65	82	50.22	33.26	90	43.68	33.39	78
Construction and land development	1.95	3.32	37	2.02	4.95	17	1.33	4.32	12	2.01	5	19	2.65	4.78	25
Multifamily	27.48	3.21	97	15.83	4.89	89	13.99	5.03	89	16.51	4.76	91	12.47	5.12	87
Nonfarm nonresidential	27.98	14.77	91	31.28	21.52	85	25.51	19.97	75	31.70	21.85	85	28.55	21.85	77
Real estate loans secured by farmland	0	0.33	26	0.01	0.95	25	0.01	0.85	26	0.01	0.95	26	0.01	0.88	24

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	77.61	57.91	86	80.90	73	65	67.61	69.38	43	82.58	72.74	68	81.28	72.88	64
Real estate loans secured by 1-4 family	6.62	19.43	14	15.02	22.54	34	11.11	20.91	26	15.63	22.29	35	18.60	23.13	44
Revolving	0.64	2.45	23	1.85	3.11	38	1.43	2.61	39	1.95	3.13	40	2.30	3.34	43
Closed-end	5.99	16.76	16	13.17	19	36	9.68	17.94	26	13.68	18.71	38	16.30	19.33	49
Commercial real estate loans	70.98	35.36	97	65.87	46.09	87	56.49	44.23	83	66.93	46.16	87	62.66	45.57	86
Construction and land development	2.41	5.29	28	2.71	6.94	17	1.84	6.26	12	2.68	6.97	18	3.81	6.53	27
1-4 family	0.19	1.05	29	0.62	1.53	35	0.48	1.14	33	0.44	1.47	25	0.45	1.52	23
Other	2.23	4.21	31	2.09	5.29	17	1.36	4.94	12	2.23	5.34	21	3.36	4.90	32
Multifamily	33.97	5.08	97	21.22	6.63	89	19.36	7.01	89	22.01	6.42	92	17.89	6.76	89
Nonfarm nonresidential	34.59	23.47	79	41.94	30.32	84	35.29	29.04	72	42.25	30.59	84	40.96	30.16	81
Owner-occupied	9	7.93	57	15.13	10.67	80	12.53	10	70	15.43	10.68	82	16.26	10.31	86
Other	25.59	15.25	88	26.81	19.09	80	22.77	18.53	70	26.82	19.36	80	24.70	19.35	73
Real estate loans secured by farmland	0	0.56	22	0.01	1.39	25	0.01	1.30	26	0.01	1.38	26	0.01	1.27	25
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.01	43	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	22.13	23.16	52	18.33	16.08	63	31.81	19.85	85	16.72	16.16	58	18.05	16.21	64
Loans to individuals	0.22	6.02	12	0.64	3.97	34	0.48	3.53	30	0.66	4	34	0.58	3.89	30
Credit card loans	0	0.50	47	0	0.03	67	0	0.03	67	0	0.04	66	0	0.04	68
Agricultural loans	0	0.33	10	0	0.74	16	0	0.69	17	0	0.78	17	0	0.69	18
Other loans and leases	0	8.05	0	0	1.96	21	0	2.07	21	0	1.48	22	0.09	3.74	10
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	737.92	382.51	96	700.72	495.64	89	676.22	473.75	90	708.22	493.53	89	679.04	505.61	83
Real estate loans secured by 1-4 family	62.99	124.29	26	130.10	152.35	46	111.14	142.34	41	134.08	151.03	48	155.42	161.34	55
Revolving	6.06	16.14	28	16.06	21.20	48	14.35	17.81	52	16.72	21.25	51	19.22	23.52	51
Closed-end	56.93	106.79	29	114.04	128.54	48	96.79	122.21	41	117.36	127.10	52	136.20	134.73	60
Commercial real estate loans	674.89	237.40	98	570.52	312.51	94	564.99	302.08	95	574.04	311.74	94	523.49	316.03	92
Construction and land development	22.95	35.26	39	23.50	46.61	21	18.37	42.85	18	22.97	46.63	22	31.81	44.92	35
1-4 family	1.78	6.84	32	5.38	10.01	41	4.75	7.52	42	3.82	9.52	29	3.77	10.21	29
Other	21.17	28.01	41	18.13	35.67	22	13.61	33.94	20	19.16	35.90	26	28.05	33.75	45
Multifamily	323.04	34.02	98	183.78	46.80	91	193.61	48.67	91	188.74	44.76	93	149.50	48.38	90
Nonfarm nonresidential	328.89	157.71	93	363.24	205.18	95	353.01	198.42	97	362.33	206.64	95	342.18	208.15	93
Owner-occupied	85.57	52.99	78	131	71.52	91	125.31	67.98	89	132.29	71.54	91	135.82	70.68	89
Other	243.32	102.29	97	232.24	129.31	90	227.70	125.78	90	230.03	130.65	90	206.36	134.17	84
Real estate loans secured by farmland	0.04	3.50	26	0.10	8.74	25	0.09	8.35	26	0.10	8.66	27	0.12	8.13	25
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.03	43	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	210.39	145.22	80	158.75	107.03	77	318.19	133.93	95	143.36	106.70	72	150.81	107.07	75
Loans to individuals	2.12	35.91	15	5.57	24.64	42	4.85	22.15	39	5.66	24.83	42	4.87	24.45	32
Credit card loans	0	2.59	48	0.01	0.20	67	0.01	0.20	68	0.01	0.24	66	0.01	0.24	68
Agricultural loans	0	1.94	10	0	4.59	16	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases	0	47.52	0	0	13.34	21	0	13.62	21	0	10.25	22	0.72	25.58	11
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	63.88	27.81	98	52.36	35.25	87	45.61	34	81	53.06	35.38	87	48.03	35.09	80
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	607.38	185.94	98	453.52	239.50	93	456.23	232.08	93	455.08	239.13	93	401.22	243.62	87
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	692.96	243.39	98	584.52	315.61	94	581.54	304.52	95	587.37	315.15	95	537.04	318.90	92

BHC Name

City/State

# Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments	5.18	11.92	17	6.02	6.17	53	13.22	9.38	74	3.49	5.36	40	4.92	4.70	61
Liquid assets	12.94	27.16	12	15.25	16.56	42	19.71	19.32	52	15.16	16.28	48	20.78	15.56	78
Investment securities	8.85	18.78	13	13.39	16.02	41	8.33	16.07	16	15.68	16.41	51	17.90	16.02	61
Net loans and leases	80.13	60.99	93	73.81	71.80	54	71.59	69.27	53	74.37	72.36	56	69.04	73.30	28
Net loans, leases and standby letters of credit	80.39	61.79	93	74.26	72.18	56	71.98	69.67	52	74.85	72.78	55	69.59	73.71	29
Core deposits	76.84	73.69	50	74.50	71.07	63	82.31	76.49	75	72.44	71.61	51	75.75	69.97	71
Noncore funding	11.28	11.95	58	11.40	15.12	37	6.36	10.29	32	14.87	14.61	50	12.07	16.58	34
Time deposits of \$250K or more	3.12	1.96	76	2.57	4.27	28	1.89	3.37	27	2.63	4.33	26	2.73	4.28	36
Foreign deposits	0	0.34	39	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0.97	1.22	58	0.02	0.91	39	0.02	0.62	47	0.02	0.77	37	0.01	0.96	36
Secured federal funds purchased	0	0	48	0	0	47	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0.97	0.60	67	0.02	0.86	43	0.02	0.59	52	0.02	0.75	40	0.01	0.97	36
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	3.72	1.11	88	5.73	2.71	80	3.34	1.06	84	8.95	2.75	88	5.12	3.63	65
Earning assets that reprice within 1 year	29.69	38.67	26	34.21	32.25	61	36.31	31.93	64	29.82	33.16	44	25.18	32.35	33
Interest-bearing liabilities that reprice within 1 year	9.92	7.73	76	4.07	18.02	6	3.70	14.04	10	4.14	18.54	4	5.37	18.20	9
Long-term debt that reprices within 1 year	0	0.28	30	0	0.12	37	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	19.77	29.49	29	30.15	13.56	80	32.60	17.03	81	25.68	13.71	73	19.81	12.98	62
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	6.89	-0.51	76	6.36	10.43	34	-8.72	0.77	23	13.02	10.70	57	8.38	13.54	29
Net short-term noncore funding dependence	5.98	-6.88	87	4.43	5.47	43	-9.23	-3.25	30	10.16	5.88	67	7.11	8.57	41
Short-term investment / Short-term noncore funding	49.46	246.74	13	61.62	85.19	56	221.73	230.45	63	28.24	78.10	38	44.80	62.28	61
Liquid assets - short-term noncore funding / Nonliquid assets	2.84	30.67	11	6.48	7.37	53	17.12	16.27	55	3.28	6.90	44	12.36	4.17	74
Net loans and leases / Total deposits	96.49	76.22	89	92.11	90.71	53	83.91	84.20	47	95.95	90.96	63	83.48	92.88	22
Net loans and leases / Core deposits	104.28	83.77	84	99.08	102.17	45	86.97	91.10	40	102.67	102.55	53	91.13	106.50	20
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.62		0.86	0.81	63	0.85	0.88	64	0.35	0.36	66	-0.93	-0.47	23
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.19	1.31	27	1.17	2.80	26	1.03	3.63	17	-0.29	1.28	6	-4.57	-1.95	9
Structured notes appreciation (depreciation) / Tier 1 capital		0		-0.05				0.03			-0.02			-0.04	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	12.84	14	18.34	6.21	83	15.99	5.36	83	17.31	7.25	81	19.04	10.76	75
Available-for-sale securities	100	85.49	95	81.66	92.49	18	84.01	93.39	17	82.69	91.33	20	80.96	88.32	26
U.S. Treasury securities	8.01	5.10	74	8.86	1.66	89	0	1.22	31	6.58	2.07	86	0	2.08	27
US agency securities (excluding mortgage-backed securities)	6.04	4.35	72	0	6.85	7	0	8.39	5	0.65	8.16	23	3.45	11	42
Municipal securities	3.94	9.71	44	10.63	16.56	45	12.28	18.61	47	9.84	15.40	43	11.21	16.63	49
Mortgage-backed securities	73.45	66.67	58	70.52	57.75	69	72.97	54.48	75	74.22	57.07	74	77.53	54.50	81
Asset-backed securities	0	1.97	25	3.33	1.61	82	4.47	1.97	82	3.03	1.70	83	2.76	1.54	84
Other debt securities	8.57	3.05	84	6.67	3.74	76	10.29	4.34	80	5.67	3.73	75	5.04	3.75	70
Mutual funds and equity securities	0	0.36	14	0	0.46	19	0	0.44	22	0	0.49	18	0	0.41	19
Debt securities 1 year or less	5.03	9.29	41	19.43	13.45	73	15.18	13.69	67	17.16	13.55	67	9.28	13.91	52
Debt securities 1 to 5 years	17.17	16.09	59	10.77	22.24	31	12.99	20.49	40	9.91	23.43	27	10.58	23.42	28
Debt securities over 5 years	77.80	72.48	48	69.80	60.11	57	71.82	61.87	59	72.93	58.63	69	80.14	58.36	78
Pledged securities	55.28	33.48	80	59.39	46.13	63	74.99	44.55	78	52.27	43.76	60	42.65	42.20	50
Structured notes, fair value	0	0.05	42	0	0.05	40	0	0.03	42	0	0.09	39	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	121.39	156.41	50	147.50	42.20	84	394.59	136.94	86	-25.65	32.84	13	124.35	16.28	91
Investment securities	70.11	31.91	83	-20.94	4.97	5	-30.56	16.36	4	-8.22	4.80	20	-10.60	8.02	9
Core deposits	165.32	29.18	99	7.84	9.29	48	48.57	23.17	93	0.14	9.96	6	15.55	10.40	76
Noncore funding	154.58	-25.09	99	-4.01	12.16	31	-44.07	-12.78	11	28.99	4.16	83	-29.59	6.76	11

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			953,237	786,526	702,569
Commit: Secured commercial real estate loans	382,440	172,513	221,046	146,082	101,803
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	2,015
Securities underwriting					0
Standby letters of credit	34,600	22,748	25,501	23,670	26,046
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps					433,401
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps					0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							14.82	16.09	43	15.98	16.97	46	14.95	17.31	35
Standby letters of credit	0.27	0.67	27	0.45	0.34	70	0.40	0.31	70	0.48	0.36	70	0.55	0.35	79
Commercial and similar letters of credit	0	0.02	20	0	0.01	37	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent	0	0.11	41	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0	48	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts	0	42.67	1	0	4.61	28	0	3.72	32	0	2.95	31	9.22	6.51	69
Interest rate contracts	0	30.32	1	0	4.45	28	0	3.62	32	0	2.87	31	9.22	6.40	69
Interest rate futures and forward contracts	0	4.59	13	0	0.37	35	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0	2	9	0	0.42	34	0	0.24	37	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate)	0	1.45	22	0	0.03	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	0	20.33	4	0	2.93	31	0	2.58	34	0	2.19	34	9.22	5.18	75
Foreign exchange contracts	0	6.19	25	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.83	26	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.03	41	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.71	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.80	33	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.06	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.27	38	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.18	38	0	0	48	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0.27	37	0	0	49	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							21.76	24.20	42	22.85	24.81	42	21.95	25.18	34

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	0	0	0	0	433,401
Interest rate contracts .....	0	0	0	0	433,401
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	0	0	0	0	433,401
<b>Held for trading</b>					
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Non-traded</b>					
Interest rate contracts .....	0	0	0	0	433,401
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less .....	0	0	1,377,100	1,113,894	433,401
Over 1 year to 5 years .....	0	0	100,000	50,000	25,000
Over 5 years .....	0	0	181,938	244,341	215,000
Over 5 years .....	0	0	1,095,162	819,553	193,401
<b>Gross negative fair value (absolute value)</b>					
Held for trading .....	0	0	0	0	2,215
Non-traded .....	0	0	0	0	6,363
<b>Gross positive fair value</b>					
Held for trading .....	0	0	0	0	0
Non-traded .....	0	0	0	0	6,363
<b>Current credit exposure on risk-based capital derivative contracts</b>					
Credit losses on derivative contracts .....	0	0	49,606	13,909	5,090
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name

City/State

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts		94.52			99.81			99.50			99.57		100	99.91	54
Foreign exchange contracts		3.16			0.02			0.19			0.14		0	0	46
Equity, commodity, and other contracts		1.04			0.01			0			0.07		0	0	47
<b>Futures and forwards</b>															
		12.82			16.76			15.03			14.06		0	11.75	16
Written options		8.11			14.03			10.24			11.73		0	11.14	16
Exchange-traded		0.10			0			0			0		0	0	49
Over-the-counter		7.80			13.57			10.24			10.84		0	10.65	16
Purchased options		3.58			1.84			2.13			2.45		0	1.29	38
Exchange-traded		0.11			0			0			0		0	0	49
Over-the-counter		3.15			1.82			2.13			2.28		0	1.22	38
Swaps		69.64			59.14			71.83			64.61		100	65.42	91
<b>Held for trading</b>															
		42.14			10.82			16.03			15.01		0	13.60	38
Interest rate contracts		36.29			12.35			16.37			16.17		0	12.87	38
Foreign exchange contracts		1.47			0			0			0.11		0	0	48
Equity, commodity, and other contracts		0.51			0			0			0		0	0	49
<b>Non-traded</b>															
		57.86			89.18			83.97			84.99		100	86.40	61
Interest rate contracts		54.11			88.61			83.02			84.69		100	85.51	64
Foreign exchange contracts		0.45			0.01			0			0.01		0	0	47
Equity, commodity, and other contracts		0.12			0			0			0.01		0	0	48
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
		90.92			67.08			79.60			80.07		100	82.85	77
One year or less		26.80			15.23			15.52			15.20		5.77	12.75	53
Over 1 year to 5 years		28.69			15.99			19.75			22.92		49.61	22.66	80
Over 5 years		30.03			28.82			32.47			34.12		44.62	36.28	55
Gross negative fair value (absolute value)		1.21			3.13			2.84			1.30		0.51	0.66	39
Gross positive fair value		1.70			2.44			2.25			1.14		1.47	1.10	73
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0	0.05	2	0	0.02	29	0	0.01	33	0	0	32	0.01	0.01	69
Gross positive fair value (X)	0	0.07	1	0	0.01	30	0	0.01	33	0	0	32	0.02	0.01	80
Held for trading (X)	0	0.05	21	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0	0.01	6	0	0.01	32	0	0	35	0	0	34	0.02	0.01	86
Current credit exposure (X)	0	0.05	5	0	0.01	35	0.12	0.02	93	0.03	0.01	89	0.01	0	82
Credit losses on derivative contracts	0	0	47	0	0	49	0	0	48	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	46	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0	0.61	5	0	0.11	33	1.20	0.27	89	0.36	0.10	86	0.15	0.06	80

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	41,462	32,786	32,786	31,418	31,707
Gross losses	4,275	216	2,012	4,482	2,841
Write-downs, transfers to loans held-for-sale	0	0	0	3,670	0
Recoveries	0	20	301	150	752
Net losses	4,275	196	1,711	4,332	2,089
Provision for loan and lease losses	15,779	5,000	11,500	5,700	1,800
Adjustments	45,234	1,625	1,625	0	0
Ending balance	98,200	39,215	44,200	32,786	31,418
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets	0.59	-0.11	97	0.40	0.58	45	0.20	0.38	19	0.12	0.12	57	0.04	0.12	23
Provision for loan and lease losses / Average loans and leases	0.72	-0.20	97	0.54	0.80	42	0.26	0.53	15	0.17	0.16	60	0.06	0.16	23
Provision for loan and lease losses / Net loan and lease losses	369.10	-168.35	90	2,551.02	717.14	83	672.12	672.96	63	131.58	142.73	52	86.17	182.69	24
Allowance for loan and lease losses / Total loans and leases not held for sale	0.93	1.49	17	1.04	1.17	39	0.96	1.35	10	0.89	0.94	46	0.96	0.94	57
Allowance for loan and lease losses / Total loans and leases	0.93	1.47	17	1.04	1.15	40	0.95	1.33	12	0.89	0.93	46	0.96	0.93	58
Allowance for loan and lease losses / Net loans and leases losses (X)	5.74	18.09	22	50.02	24.62	84	25.83	25.33	68	7.57	17.18	43	15.04	21.35	60
Allowance for loan and lease losses / Nonaccrual assets	215.60	291.29	40	227.31	334.63	48	199.44	336.78	41	192.72	315.75	51	1,118.87	285.36	94
ALLL / 90+ days past due + nonaccrual loans and leases	180.80	246.27	38	222.88	291.99	54	199.44	293.46	49	188.91	283.41	53	1,008.28	259.30	94
Gross loan and lease losses / Average loans and leases	0.19	0.24	55	0.02	0.15	21	0.05	0.16	20	0.13	0.16	48	0.09	0.15	43
Recoveries / Average loans and leases	0	0.08	1	0	0.04	8	0.01	0.04	14	0	0.05	8	0.02	0.05	34
Net losses / Average loans and leases	0.19	0.16	64	0.02	0.11	31	0.04	0.11	30	0.13	0.11	62	0.07	0.09	54
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	48	0.11	0	99	0	0	48
Recoveries / Prior year-end losses	0	7.39	1	0.45	9.45	3	6.72	42.12	8	5.28	41.80	5	9.07	51.25	8
Earnings coverage of net loan and lease losses (X)	-2.89	25.70	12	86.86	18.72	86	39.29	33.55	70	16.49	22.46	50	24.02	29.27	55

#### Net Loan and Lease Losses By Type

Real estate loans	0.01	0.03	59	0	0.02	48	0	0.04	29	0.12	0.02	91	0	0.01	27
Real estate loans secured by 1-4 family	0.01	-0.01	70	0	0.01	36	0	0.01	41	-0.02	0.02	14	0	0.01	44
Revolving	0.04	-0.03	80	-0.01	0	30	0	0	33	-0.16	0.02	3	0.03	0.02	65
Closed-end	0	-0.01	74	0	0.02	47	0	0.01	46	0	0.02	34	0	0.01	39
Commercial real estate loans	0.01	0.05	55	0	0.02	65	0	0.05	39	0.15	0.02	91	0	0.01	30
Construction and land development	0	0	57	0	-0.01	59	0	0	57	0	-0.02	62	-0.04	-0.02	20
1-4 family	0	0	58	0	0	53	0	0	50	0	0	54	0	0	54
Other	0	0	57	0	-0.01	60	0	-0.01	59	0	-0.02	62	-0.04	-0.02	16
Multifamily	0.03	0	93	0	0	56	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	0	0.07	47	0	0.02	68	0	0.07	42	0.24	0.03	92	0	0.02	39
Owner-occupied	0	0.01	50	0	0.01	77	0	0.01	54	0.24	0.01	95	0	0.01	43
Other	0	0.06	54	0	0.01	54	0	0.04	40	0	0.01	41	0	0.01	47
Real estate loans secured by farmland	0	0	57	0	0	50	0	0.01	44	0	0.01	45	0	0	49
Commercial and industrial loans	0.69	0.20	90	0.11	0.23	55	0.12	0.20	50	0.13	0.27	38	0.36	0.18	78
Loans to individuals		1.06			0.87		0.03	0.66	5	0	0.74	0	0.05	0.71	4
Credit card loans	0	2.41	9	0	2.23	18	0	1.71	15	0	1.89	14	0	1.65	21
Agricultural loans		0.02			0.01			0.01			0.02			0.03	
Loans to foreign governments and institutions		0													
Other loans and leases		0.09			0.19			0.44			0.14		0	0.28	30

BHC Name

City/State

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	41,868	12,941	11,613	6,366	4,400
90+ days past due loans and leases	8,766	343	0	343	308
Nonaccrual loans and leases	45,547	17,252	22,162	17,012	2,808
Total past due and nonaccrual loans and leases	96,181	30,536	33,775	23,721	7,516
<b>Restructured</b>					
Restructured 30-89 days past due	0	0	871	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	133
Total restructured loans and leases	0	0	871	0	133
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	12,643	10,000	12,643	0
Total past due and nonaccrual loans held for sale	0	12,643	10,000	12,643	0
Restructured loans and leases in compliance	0	0	3,394	3,969	14,960
Other real estate owned	0	0	0	0	175
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.40	0.33	71	0.34	0.45	42	0.25	0.26	57	0.17	0.31	33	0.13	0.32	23
90+ days past due loans and leases	0.08	0.11	68	0.01	0.04	49	0	0.04	17	0.01	0.03	54	0.01	0.03	47
Nonaccrual loans and leases	0.43	0.65	35	0.46	0.53	44	0.48	0.60	46	0.46	0.48	56	0.09	0.49	10
90+ days past due and nonaccrual loans and leases	0.52	0.82	37	0.47	0.59	41	0.48	0.67	39	0.47	0.54	51	0.10	0.54	9
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	20	0	0	40	0.02	0	89	0	0	29	0	0.01	27
90+ days past due restructured	0	0	30	0	0	47	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0	0.13	3	0	0.04	29	0	0.09	7	0	0.07	8	0	0.10	14
30-89 days past due loans held for sale	0	0	41	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	39	0.33	0	98	0.22	0	98	0.34	0	98	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.40	0.33	71	0.34	0.46	42	0.25	0.26	57	0.17	0.31	33	0.13	0.32	23
90+ days past due assets	0.08	0.11	68	0.01	0.04	49	0	0.04	17	0.01	0.03	54	0.01	0.03	47
Nonaccrual assets	0.43	0.66	35	0.46	0.53	44	0.48	0.60	46	0.46	0.48	55	0.09	0.49	10
30+ days past due and nonaccrual assets	0.91	1.18	48	0.81	1.07	39	0.73	0.95	38	0.64	0.87	38	0.23	0.88	9
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.42	0.50	51	0.35	0.42	42	0.34	0.47	41	0.35	0.39	48	0.07	0.39	9
90+ days past due and nonaccrual assets + other real estate owned	0.42	0.53	44	0.35	0.48	38	0.34	0.52	38	0.35	0.45	44	0.07	0.45	7
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.35	0.58	29	0.34	0.49	36	0.41	0.63	33	0.43	0.56	42	0.38	0.59	34
Allowance for loan and lease losses	46.38	69.27	35	43.99	63.13	39	59.79	72.10	45	63.99	92.08	39	57.11	95.97	33
Equity capital + allowance for loan and lease losses	3.58	5.03	34	3.24	4.23	42	4.70	5.64	45	3.96	4.77	46	3.70	5.09	38
Tier 1 capital + allowance for loan and lease losses	4.11	5.96	34	3.93	4.65	43	5.64	6.21	50	4.87	5.30	53	4.58	5.65	44
Loans and leases + other real estate owned	0.43	0.97	17	0.46	0.68	34	0.57	0.92	31	0.57	0.78	38	0.55	0.82	34

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate																
30–89 days past due	0.34	0.31	65	0.39	0.43	54	0.24	0.25	57	0.18	0.28	40	0.12	0.29	25	
90+ days past due	0.06	0.13	66	0.01	0.03	56	0	0.04	25	0.01	0.03	58	0.01	0.03	55	
Nonaccrual	0.38	0.76	23	0.53	0.52	60	0.66	0.63	58	0.54	0.45	67	0.08	0.48	11	
Commercial and industrial																
30–89 days past due	0.59	0.22	88	0.13	0.40	29	0.28	0.15	77	0.13	0.22	44	0.19	0.23	56	
90+ days past due	0.15	0.02	93	0	0.02	28	0	0.02	31	0	0.02	30	0	0.02	32	
Nonaccrual	0.62	0.69	57	0.17	0.73	21	0.09	0.61	20	0.09	0.74	14	0.11	0.61	23	
Individuals																
30–89 days past due	0.42	0.53	44	0.49	0.59	53	0.46	0.52	54	0.51	0.60	47	0.44	0.68	48	
90+ days past due	0	0.11	20	0	0.03	29	0	0.02	30	0	0.02	31	0	0.03	31	
Nonaccrual	0.42	0.22	76	0.07	0.14	46	0.67	0.14	94	0.12	0.12	63	0.27	0.15	77	
Depository institution loans																
30–89 days past due		0.01			0			0			0			0		
90+ days past due		0			0			0			0			0		
Nonaccrual		0			0			0			0			0		
Agricultural																
30–89 days past due		0.17			0.17			0.07			0.10			0.11		
90+ days past due		0			0			0			0			0.01		
Nonaccrual		0.44			0.62			0.57			0.80			0.46		
Foreign governments																
30–89 days past due		0.03														
90+ days past due		0														
Nonaccrual		0.04														
Other loans and leases																
30–89 days past due		0.13			0.32			0.67			0.28			0	0.18	23
90+ days past due		0.01			0.01			0			0			0	41	
Nonaccrual		0.15			0.06			0.10			0.04			0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
<b>Memoranda</b>																
1-4 family	30-89 days past due	1.11	0.47	89	1.30	0.67	81	1.24	0.46	91	0.66	0.53	67	0.35	0.52	48
	90+ days past due	0.01	0.28	43	0.06	0.05	73	0	0.06	28	0.06	0.05	75	0.05	0.04	69
	Nonaccrual	0.77	0.88	54	0.44	0.60	43	0.57	0.67	48	0.48	0.55	48	0.14	0.61	14
Revolving	30-89 days past due	0.63	0.31	84	0.26	0.45	40	0	0.25	13	1.88	0.36	93	1.37	0.36	92
	90+ days past due	0.07	0.03	78	0.49	0.02	97	0	0.01	41	0.48	0.01	97	0.41	0.02	95
	Nonaccrual	0.59	1.31	42	0.58	0.37	69	1.11	0.46	84	0.98	0.34	90	0.83	0.35	82
Closed-end	30-89 days past due	1.16	0.48	89	1.45	0.69	82	1.43	0.48	93	0.49	0.56	56	0.21	0.54	29
	90+ days past due	0	0.31	20	0	0.05	29	0	0.06	29	0	0.05	29	0	0.05	24
	Nonaccrual	0.79	0.85	55	0.42	0.62	36	0.49	0.69	40	0.41	0.57	36	0.04	0.64	8
Junior lien	30-89 days past due	0.22	0.01	98	0.25	0.03	97	0.43	0.01	98	0	0.02	42	0	0.02	14
	90+ days past due	0	0	35	0	0	41	0	0	44	0	0	41	0	0	38
	Nonaccrual	0.25	0.05	94	0	0.04	12	0	0.03	12	0	0.03	11	0	0.03	12
Commercial real estate	30-89 days past due	0.27	0.22	69	0.18	0.31	45	0.04	0.14	39	0.07	0.15	41	0.05	0.16	35
	90+ days past due	0.07	0.02	84	0	0.01	33	0	0.02	35	0	0.02	34	0	0.02	31
	Nonaccrual	0.34	0.62	35	0.55	0.43	65	0.68	0.57	65	0.55	0.34	73	0.06	0.41	20
Construction and development	30-89 days past due	0	0.22	15	1.34	0.36	87	0.25	0.16	76	0	0.20	22	0	0.17	21
	90+ days past due	0	0.01	35	0	0.01	42	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	0.04	0.50	33	0.12	0.21	62	0.13	0.21	66	0.12	0.18	65	0	0.18	21
1-4 family	30-89 days past due	0	0.03	30	1.34	0.09	96	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due	0	0	44	0	0	46	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0.02	29	0	0.02	38	0	0.01	42	0	0.01	40	0	0.04	37
Other	30-89 days past due	0	0.16	17	0	0.21	22	0.25	0.09	87	0	0.12	26	0	0.06	28
	90+ days past due	0	0	38	0	0	44	0	0	44	0	0	44	0	0	45
	Nonaccrual	0.04	0.43	39	0.12	0.16	68	0.13	0.16	71	0.12	0.14	70	0	0.10	25
Multifamily	30-89 days past due	0.34	0.08	88	0	0.11	34	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due	0.08	0	95	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0.14	0.13	70	0	0.04	35	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30-89 days past due	0.22	0.20	63	0.20	0.28	52	0.05	0.14	44	0.10	0.13	54	0.08	0.17	50
	90+ days past due	0.06	0.02	82	0	0.02	35	0	0.02	38	0	0.02	37	0	0.02	34
	Nonaccrual	0.57	0.78	50	0.85	0.55	75	1.08	0.73	76	0.87	0.36	84	0.10	0.52	25
Owner Occupied	30-89 days past due	0.05	0.06	58	0.11	0.13	58	0.04	0.05	57	0.10	0.06	70	0.08	0.08	69
	90+ days past due	0	0	33	0	0.01	38	0	0.01	40	0	0.01	40	0	0	38
	Nonaccrual	0.29	0.32	56	0.82	0.23	91	0.67	0.27	85	0.83	0.19	95	0.03	0.20	24
Other	30-89 days past due	0.17	0.12	71	0.09	0.12	59	0.01	0.06	51	0.01	0.05	44	0	0.07	18
	90+ days past due	0.06	0.01	87	0	0.01	43	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0.27	0.40	50	0.03	0.22	38	0.41	0.33	65	0.03	0.14	44	0.07	0.22	51
Farmland	30-89 days past due	0	0.13	30	0	0.25	27	0	0.08	33	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	45	0	0.02	43	0	0	46	0	0.01	45	0	0	46
	Nonaccrual	0	1.14	20	0	1.20	25	0	1.19	24	0	1.06	24	0	0.49	27
Credit card	30-89 days past due	0	0.75	6	0	0.92	19	0	1.02	19	0	0.87	18	0	1.03	23
	90+ days past due	0	0.56	14	0	0.27	30	0	0.22	27	0	0.18	30	0	0.26	36
	Nonaccrual	0	0.10	37	0	0.02	45	0	0.02	46	0	0	46	0	0.07	42

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	481,306	350,414	355,884	354,792	351,510
Retained earnings	574,297	156,441	175,997	150,703	117,432
Accumulated other comprehensive income (AOCI)	531	-10,926	-10,128	-8,341	-15,112
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,056,134	495,929	521,753	497,154	453,830
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	162,942	107,565	107,228	107,695	108,254
Accumulated other comprehensive income-related adjustments	531	-10,926	-10,128	-8,341	-15,112
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	892,661	399,290	424,653	397,800	360,688
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	892,661	399,290	424,653	397,800	360,688
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	116,569	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	116,569	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	116,569	0	0	0	0
<b>Tier 1 Capital</b>	1,009,230	399,290	424,653	397,800	360,688
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	187,000	80,000	72,000	80,000	80,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	103,223	37,272	41,012	33,062	31,694
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	290,223	117,272	113,012	113,062	111,694
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	290,223	117,272	113,012	113,062	111,694
Exited advanced approach tier 2 capital					
Total capital	1,299,453	516,562	537,665	510,862	472,382
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	10,650,561	4,978,376	6,336,146	4,785,573	4,546,442
Less: Deductions from common equity tier 1 capital	162,942	107,565	107,228	107,695	108,254
Less: Other deductions	-4,715	-6,677	-8,640	-6,775	-6,365
Total assets for leverage ratio	10,492,334	4,877,488	6,237,558	4,684,653	4,444,553
Total risk-weighted assets	9,248,065	4,002,649	4,121,749	3,913,808	3,463,014
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	9.65	12.54	4	9.98	10.41	23	10.30	10.91	24	10.16	12.50	13	10.42	12.37	21
Common equity tier 1 capital, column B	0	0.28	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	10.91	13.31	9	9.98	11.09	18	10.30	11.60	16	10.16	13.19	6	10.42	13.03	12
Tier 1 capital, column B	0	0.32	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	14.05	15.37	26	12.91	12.51	36	13.04	13.45	24	13.05	14.63	25	13.64	14.48	41
Total capital, column B	0	0.36	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.62	9.15	67	8.19	10.30	9	6.81	9.65	2	8.49	10.39	10	8.12	10.37	6
Supplementary leverage ratio, advanced approaches HCs		7.94													

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income					0		
Insurance and reinsurance underwriting income					0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting					0		
Other insurance underwriting					0		
Insurance benefits, losses, expenses					0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	251,521	92,490	93,900	91,942	89,712	171.94	368.51

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			60			50			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			40			50			40			33.33	
Separate account assets (L/H) / Total life assets		12.21			0			0			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income		0.38			0.52			0.41			0.37		0	0.46	19
Premium income / Insurance activities revenue		2.23			0			0.01			0.03			0	
Credit related premium income / Total premium income		33.33			100			100			100			50	
Other premium income / Total premium income		66.67			0			0			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0	48	0	0	49	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		22.15			32.87			19.85			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		3.56													
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			52.20			-40.91			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	50	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.71	11	93	21.09	11.40	85	20.03	11.01	83	21.35	11.53	86	22.88	13.70	91
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0						0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0	49	0	0	49	0	0	49	0	0	49

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## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans					
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	9,550	9,976	9,628	9,119
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	9,550	9,976	9,628	9,119
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Analysis Ratios</b>																
Yield: Foreign loans		0.69			0			0.05			0			0	48	
Cost: Interest-bearing deposits		0.13			1.79			1.24			2.53			1.85		
<b>Net Losses as a Percent of Foreign Loans by Type</b>																
Real estate loans		0.37														
Commercial and industrial loans		1.94								2.35				3.83		
Foreign governments and institutions		0														
<b>Growth Rates</b>																
Net loans and leases		-6.17			-41.40			5,672.05			-47.91			-100	-27.26	8
Total selected assets		-100	-2.56	3	3.17	-24.74	73	3.61	6.04	60	5.58	-25.04	76	-6.01	5.03	42
Deposits			2.95			92.56			-44.89			2.53			-2.42	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans					0		
Home equity lines					0		
Credit card receivables					0		
Auto loans					0		
Commercial and industrial loans					0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans					0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans					0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans					0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans					0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	15,000	26,500	24,500	15,000	-100.00	
Dividends .....	0	15,000	26,500	24,500	15,000	-100.00	
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	0	15,000	26,500	24,500	15,000	-100.00	
Securities gains (losses) .....	131	0	0	0	0		
Other operating income .....	2	0	0	0	0		
Total operating income .....	133	15,000	26,500	24,500	15,000	-99.11	
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	1,902	1,135	4,401	4,539	4,539	67.58	67.58
Other expenses .....	3,607	31	252	104	135	11535.48	899.17
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	5,509	1,166	4,653	4,643	4,674	372.47	268.25
Income (loss) before taxes .....	-5,376	13,834	21,847	19,857	10,326		
Applicable income taxes (credit) .....	-2,273	-259	-1,280	-994	-1,005		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	-3,103	14,093	23,127	20,851	11,331		
Equity in undistributed income of subsidiaries .....	-17,931	-4,745	18,915	30,840	27,896		
Bank subsidiaries .....	-17,931	-4,745	18,915	30,840	27,896		
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	-21,034	9,348	42,042	51,691	39,227		
<b>Memoranda</b>							
Bank net income .....	-17,931	10,255	45,415	55,340	42,896		
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companys' net income .....	0	0	0	0	0		

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RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,258,455	91.76	565,627	98.84	596,703	99.86	573,410	532,105	122.49	195.43
Common and preferred stock .....	1,258,455	91.76	565,627	98.84	596,703	99.86	573,410	532,105	122.49	195.43
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	106,754	7.78	6,362	1.11	280	0.05	3,663	1,537	1577.99	459.04
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	4,129	0.30	0	0	0	0	0	0		
Other assets .....	2,140	0.16	294	0.05	554	0.09	174	103	627.89	726.25
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,371,478	100.00	572,283	100.00	597,537	100.00	577,247	533,745	139.65	207.97
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	197,234	14.38	78,955	13.80	79,059	13.23	78,920	78,781	149.81	151.58
Other liabilities .....	1,541	0.11	75	0.01	647	0.11	1,173	1,134	1954.67	1228.45
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		-100.00
Total liabilities .....	198,775	14.49	79,030	13.81	79,706	13.34	80,093	79,915	151.52	110.58
Equity Capital .....	1,172,703	85.51	493,253	86.19	517,831	86.66	497,154	453,830	137.75	234.16
Perpetual preferred stock (income surplus) .....	116,569	8.50	0	0	0	0	0	0		
Common stock .....	416	0.03	199	0.03	199	0.03	199	198	109.05	137.71
Common surplus .....	492,310	35.90	355,014	62.03	360,741	60.37	356,436	352,093	38.67	76.39
Retained earnings .....	574,297	41.87	153,766	26.87	172,075	28.80	150,703	117,432	273.49	647.28
Accumulated other comprehensive income .....	531	0.04	-10,926	-1.91	-10,128	-1.69	-8,341	-15,112		
Other equity capital components .....	-11,420	-0.83	-4,800	-0.84	-5,056	-0.85	-1,843	-781		
Total liabilities and equity capital .....	1,371,478	100.00	572,283	100.00	597,537	100.00	577,247	533,745	139.65	207.97
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		-100.00
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital	-8.18	12.54	0	7.45	6.30	55	8.26	9.11	41	10.84	10.58	55	8.66	11.03	23
Bank net income / Average equity investment in banks	-7.73	12.55	0	7.20	7.10	50	7.82	9.38	35	10.02	10.85	41	8.36	11.56	16
Nonbank net income / Average equity investment in nonbanks		12.53			10.48			9.69			12.07			10.83	
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			4.73			8.82			15.16			9.40	
Bank net income / Parent net income		95.97		109.70	110.40	61	108.02	104.93	68	107.06	103.77	69	109.35	104.73	76
Nonbank net income / Parent net income		2.83		0	1.40	26	0	1.04	25	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		65.70			119.15			101.16			92.33			90.39	
<b>Leverage</b>															
Total liabilities / Equity capital	16.95	17.74	66	16.02	10.22	69	15.39	11.62	61	16.11	9.66	70	17.61	9.50	76
Total debt / Equity capital	16.82	11.90	75	16.01	4.27	89	15.27	5.79	79	15.87	3.93	89	17.36	3.94	91
Total debt + notes payable to subs that issued TPS / Equity capital	16.82	14.30	71	16.01	8.42	74	15.27	9.67	66	15.87	7.99	73	17.36	7.93	81
Total debt + Loans guaranteed for affiliate / Equity capital	16.82	12.02	75	16.01	4.31	89	15.27	5.79	79	15.87	3.97	89	17.36	3.98	91
Total debt / Equity capital – excess over fair value	16.82	12	75	16.01	4.27	89	15.27	5.79	79	15.87	3.93	89	17.36	3.94	91
Long-term debt / Equity capital	16.82	11.33	76	16.01	4.01	90	15.27	5.67	79	15.87	3.86	89	17.36	3.76	91
Short-term debt / Equity capital	0	0.52	41	0	0.09	43	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.10	40	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	79.78	35.48	87	100	15.79	97	100	20.97	97	66.17	14.37	91	100	15.49	96
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	107.31	102.85	73	114.67	104.84	85	115.23	104.49	87	115.34	104.21	87	117.25	104.10	90
Total investment in subs / Equity capital	107.31	108.21	63	114.67	105.17	85	115.23	104.82	87	115.34	104.48	87	117.25	104.38	89
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)		0.22		1.94	0.93	78	1.88	0.49	87	1.48	0.44	85	2	0.36	94
Equity investment in subs – equity cap / Net income-div (X)		0.74		3.99	2.76	75	3.45	1.45	89	2.29	1.47	76	3.75	1.18	93
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	19.24	111.20	12	255.25	155.57	79	116.48	121.76	52	110.54	153.39	40	69.54	113.37	26
Cash from ops + noncash items + op expense / Op expense + dividend	4.81	98.58	16	235.50	160.07	79	113.27	138.81	39	111	152.31	36	70.66	123.74	22
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.33	85.35	59	145.15	75.34	79	85.82	140.42	18	109.22	105.99	58	72.54	108.88	17
Pretax operating income + interest expense / Interest expense	-182.65	1,142.88	3	1,318.85	5,770.74	58	596.41	2,318.94	41	537.48	17,211.14	22	327.50	1,631.73	36
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-182.65	1,357.31	3	1,318.85	1,663.81	62	596.41	1,435.81	38	537.48	2,481.22	29	327.50	1,015.91	33
Dividends + interest from subsidiaries / Interest expense + dividends	0	117.86	3	252.23	170.29	77	112.30	137	46	106.71	196.13	29	65.56	140.89	20
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	5.48	40	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		33.13			16.34			52.16			71.69			106.04	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	7.83	3.97	76	1.15	1.37	59	0.03	2.19	44	0.46	1.59	53	0.09	1.59	47
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.05			0			0			0			0	
Nonaccrual		1.22			0			0			8.16			0.70	
Total		1.27			0			0			8.16			0.70	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0.03	47	0	0	49	0	0	49	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.80	15	0	0.11	29	0	0.09	31	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name

City/State

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		74.87		34.14	77.30	28	83.01	79.13	55	88.34	65.39	70	161.87	87.25	86
Dividends declared / Net income .....		23.13		51.48	53.69	65	45.66	29.39	72	35.63	25.65	63	46.76	24.10	85
Net income – dividends / Average equity.....	-10.90	9.52	0	3.62	3.31	48	4.49	6.36	29	6.98	7.61	40	4.61	8.12	12
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	101.14	15	311.72	147.78	83	138.04	130.75	59	133.01	160.93	47	81.78	131.90	23
Dividends from nonbank subsidiaries .....	0	3.28	30	0	0.72	33	0	3.01	28	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....	0	4.75	46	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries .....	0	128.99	8	311.72	168.67	81	138.04	158.62	53	133.01	209.89	41	81.78	144.51	19
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....		30.63		146.27	86	75	58.35	43.52	62	44.27	45.88	45	34.97	33.37	52
Interest income from bank subsidiaries.....		0.12		0	0.13	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries .....		1.08		0	0.79	43	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....		0		0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries .....		33.49		146.27	92.03	73	58.35	51.02	60	44.27	48.40	43	34.97	35.67	51
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			45.12			99.52			76.61			80.47	
Interest income from nonbank subsidiaries.....		2.80			0.17			0.07			0.91			0.31	
Management and service fees from nonbank subsidiaries .....		0.53			0.18			0.02			0.02			0.17	
Other income from nonbank subsidiaries.....		0.09			0			0.11			0.01			0.06	
Operating income from nonbank subsidiaries .....		69.48			57.35			105.70			83.73			96.62	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			43.92			29.39			65.48			43.51	
Interest income from subsidiary holding companies.....		6.44			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0			0			0	
Other income from subsidiary holding companies.....		-1.46			0			0			0			0.15	
Operating income from subsidiary holding companies.....		34.47			43.92			29.39			65.48			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	58.57	15	100	65.31	87	100	76.69	93	100	77.61	93	100	72.95	94
Interest income from bank subsidiaries.....	0	0.72	23	0	2.06	35	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.90	43	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0	47	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries .....	0	71.70	7	100	80.20	79	100	84.80	86	100	94.06	87	100	89.39	88
Dividends from nonbank subsidiaries .....	0	5.32	29	0	1.90	32	0	1.76	28	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.82	37	0	0.01	45	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0	48	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	0	10.59	21	0	3.37	28	0	2.06	24	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies.....	0	1.03	46	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.13	45	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		142.34			613.06			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt .....	0	29.59	12	0	70.56	16	0	59.71	13	0	70.71	14	0	81.26	15